DAVID JAMES TRAPP, SB #121274 Attorney at Law 2 501 Stockton Ave. San Jose, CA 95126 3 Telephone: (408) 298-2566 4 Attorney for Debtor(s) Carol Signor 5 6 7 8 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA 9 10 In Re: CHAPTER 13 CASE NO. 10-63343 SLJ 11 CAROL A. SIGNOR MOTION TO VACATE ORDER FOR 12 RELIEF FROM STAY 13 Date: September 23, 2014 14 Debtor(s) Time: 10:00 AM Room: 3099 15 16 Debtor Carol A. Signor hereby moves the court for an order to 17 vacate the Order for Relief from Stay as to the creditor Leslie 18 Guittadauro, and to restore the Adequate Protection Order of 19 October 3, 2013. 20 This case was filed by the Debtor on December 31, 2010, as a $2\parallel$ Chapter 13 case. The court approved the Amended Plan on April 29, 22 2011. The debtor has since been reliably current on her plan 23 payments. 24 In April 2013, creditor Leslie Guittadauro filed a motion for 25 relief from stay. The court heard the matter on May 28, 2013. An 26 Adequate Protection Order (hereinafter "the "APO") was entered on 27 October 3, 2013.

As part of the APO the parties were to meet and confer

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 $1 \parallel \text{concerning}$ the actual amount of the disputed post-petition 2 There were meetings between counsel, but no agreement arrearage. 3 was ever made regarding the amount of the post-petition arrearage. 4 During this time of the APO, debtor made three (3) monthly 5 payments and then attempted repeatedly to make further payments of 6 \$500 a month to the creditor, but the creditor refused to accept 7 See the accompanying declaration of Debtor reviewing her 8 repeated attempts to pay and the circumstances thereof. 9 On or about April 25, 2014, creditor, after changing counsel, 10 filed a declaration re: non-cure of default. The court thereafter issued an Order for Relief from Automatic Stay. The notice of non-12 cure, however, did not disclose to the court the creditor's refusal 13 to accept payments. 14 On or about June 23, 2014, creditor has issued a 90 Day Notice 15 of Default on the subject real property. Creditor's declaration of non-cure was based on inaccuracies 16 17 and factual mistakes. 18 WHEREFORE, Debtor requests that this court vacate the order of 19 relief from stay, restore the Adequate Protection Order, and order 20 such other relief as is just and appropriate. 21 Respectfully submitted. 22 23 Dated: September 2, 2014 /s/ David James Trapp, #121274 Attorney for Debtor 24 25 26

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